

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106D 1158.41557CX4		SERIAL NO. 10/608	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT KIGHT, et al.			
				FILING DATE June 30, 2003		GROUP 3624	

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
R.A.	AA	4,745,559	5-17-88	Willis, et al.		
	AB	5,483,445	1-9-96	Pickering		
	AC	5,930,759	7-27-99	Moore, et al.		
	AD	5,873,072	2-16-99	Kight, et al.		
	AE	5,025,373	6-18-91	Keyser Jr., et al.		
	AF	5,794,221	8-11-98	Egendorf		
	AG	5,963,925	10-5-99	Kolling, et al.		
	AH	5,978,780	11-2-99	Watson		
	AI	6,055,567	4-25-00	Ganesan, et al.		
	AJ	6,044,362	3-28-00	Neely		
	AK	5,943,656	8-24-99	Crooks, et al.		
	AL	4,974,878	12-4-90	Josephson		

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Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
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R.A.	AM	2294566	5-1-96	Great Britain			
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R.A.	AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
	AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
	AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
	AY	Robert B. Willemstad, Home Banking: A Case Study pp. 4R 55, Banker's Magazine Nov.-Dec. 1984
	AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356
Examiner Raguel Alvar		Date Considered 8/28/07

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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
KA	AA 5,496,991	3-5-96	Delfer, III, et al.			
	AB 5,265,008	11-23-93	Benton, et al.			
	AC 5,121,945	6-16-92	Thomson, et al.			
	AD 4,484,328	11-20-84	Schlatly			
	AE 4,649,563	3-10-87	Riskin			
	AF 4,734,858	3-29-88	Schlatly			
	AG 5,326,959	7-5-94	Perazza			
	AH 5,465,206	11-7-95	Hilt, et al.			
	AI 5,699,528	12-16-97	Hogan			
	AJ 5,884,288	3-16-99	Chang, et al.			
	AK 5,649,117	7-15-97	Landry			
	AL 5,956,700	9-21-99	Landry			

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Examiner	Raguel Alvarez	Date Considered 8/28/07

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CA	AA 6,035,285	3-7-00	Schlect, et al.			
	AB 6,070,150	5-30-00	Remington, et al.			
	AC 4,799,156	1-17-89	Shavit, et al.			
	AD 5,832,460	11-3-98	Bednar, et al.			
	AE 5,287,270	2-15-94	Hardy, et al.			
	AF 4,882,675	11-21-89	Nichtberger, et al.			
	AG 4,823,264	4-18-89	Deming			
	AH 6,292,789	9-18-01	Schutzer			
	AI 6,289,322	9-11-01	Kitchen, et al.			
	AJ 5,473,143	12-5-95	Vak, et al.			
	AK 6,128,603	10-3-00	Dent, et al.			
	AL 6,285,991	9-4-01	Power			

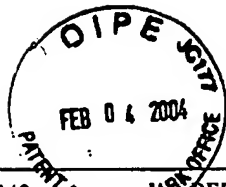
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Examiner	Rachel Shaver	Date Considered 8/28/08

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Ra	AA 2002/0023055	2-21-02	Antognini, et al.			
	AB 5,007,084	4-9-91	Materna, et al.			
	AC 4,947,028	8-7-90	Gorog			
	AD 5,383,113	1-17-95	Kight, et al.			
	AE 5,220,501	6-15-93	Lawlor, et al.			
	AF 5,283,829	2-1-94	Anderson			
	AG 5,325,290	6-28-94	Cauffman, et al.			
	AH 5,684,965	11-4-97	Pickering			
	AI 6,052,674	4-18-00	Zervides, et al.			
	AJ 6,078,907	6-20-00	Lamm			
	AK 6,188,994	2-13-01	Egendorf			
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Examiner	Raquel Aharon	Date Considered 8/28/07